

Serviced by
NAU Country Insurance Company

NAU-WI-NAU Country Insurance Company
PO BOX 269
EAU CLAIRE, WI 54702-0269
(715)552-8155

Policy Issuing Company

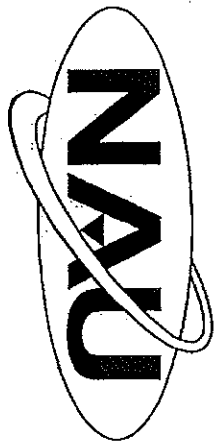
NAU Country Insurance Company
7333 Sunwood Drive
Ramsey, MN 55303

Agency Information

AGLAND INSURANCE SERVICES
1533 HWY 178
POTTS CAMP, MS 38659

FLOYD STEPHEN
5369 HWY 19 W
RIPLEY TN 38063

Please read your crop insurance policy carefully!



NAU Country Insurance Company

This policy is signed by the President
and the Secretary of the Company.

MPCI Provisions

Greg Deal, President

A handwritten signature in dark ink, appearing to read "Greg Deal".

Doug Jakway, Secretary

A handwritten signature in dark ink, appearing to read "Doug Jakway".

EXHIBIT 1

**Country Insurance Company**

7333 Sunwood Drive - Ramsey, MN 55303 | (888) 313-6723

Created: 03/15/2011

1

Insured Stephen Floyd 5369 Hwy 19 W Ripley, TN 38063 Tax Id: ***-**-0896 SSN Individual Spouse (none) Tax Id: Contact P: (731)635-0210		Crop Year: 2011 State 47-Tennessee County 097-Lauderdale		Agency/Agent Information Agency Code 23-0750 Agent Name: Randy Walker Agland Insurance Services 1533 Hwy 178 Potts Camp, MS 38659 Phone (662)333-7747 Fax (662)333-4020 NONE		Policy Confirmation Multiple Peril Crop Insurance Policy #: TN-942-6037425-11 Stephen Floyd Wisconsin Branch Office 200 Riverfront Terrace Suite 400 Eau Claire, WI 54703 Phone: (877)942-8155 Fax: (715)552-5344 CSR KELLIFSON			
All persons with a substantial beneficial interest in you as defined in the applicable policy provisions (L/T indicates landlords or tenants insured under the applicant)									
Name		Identification Number		Person Type		Address		Telephone	
1) (None)									
Confirmation of Multiple Peril Crop Insurance									
Effective Crop Year	County Designated Added City	Crop(s) Insured / Type (Practice, Variety)	Plan of Insurance	Coverage Level / Percent of Price Election Level/%Price	Options	Status			
2011	097-N	CORN	YP	50%/55% (CAT)	YA	Accepted - Renewal			
2011	097-N	COTTN	YP	50%/55% (CAT)	YA	Accepted - New			
2011	097-N	SBEAN	YP	50%/55% (CAT)	YA	Accepted - Renewal			
Multiple Peril Crop Insurance Policy Provisions									
2011 Basic Provisions Letter; CAT Endorsement; 11 Basic Provisions; CEPP General Information; CEPP Corn; CEPP Cotton; CEPP Soybeans; Cotton Crop Provision; Course Grain Crop Provisions									

Special Provisions of Insurance**2011 and Succeeding Crop Years**

Year: 2011 Commodity: Soybeans (0081) State: Tennessee (47)
 Date: 11/5/2010 Plan: Yield Protection (01) County: Lauderdale (097)
 Revenue Protection (02)
 Revenue Prot with Harvest Price Exclusion (03)

Program Dates for Insurable Types and Practices

Sales Closing Date	Earliest Planting Date	Final Planting Date	Acreage Reporting Date	Premium Billing Date
3/15/2011	4/16/2011	6/25/2011	7/15/2011	10/1/2011

Type

No Type Specified 997

No Type Specified 997

No Type Specified 997

No Type Specified 997

No Type Specified 997

No Type Specified 997

Practice

Fac (Non-Irrigated) 043 *3 *6

Fac (Irrigated) 095 *3 *6

Fac (Non-Irrigated)(OC) 725 *3 *5 *6 *7

Fac (Non-Irrigated)(OT) 726 *3 *5 *6

Fac (Irrigated)(OC) 741 *3 *5 *6 *7

Fac (Irrigated)(OT) 742 *3 *5 *6

Sales Closing Date	Earliest Planting Date	Final Planting Date	Acreage Reporting Date	Premium Billing Date
3/15/2011	4/16/2011	6/15/2011	7/15/2011	10/1/2011

Type

No Type Specified 997

No Type Specified 997

No Type Specified 997

No Type Specified 997

No Type Specified 997

No Type Specified 997

Practice

Nfac (Non-Irrigated) 053 *4

Nfac (Irrigated) 094 *4

Nfac (Non-Irrigated)(OC) 727 *4 *5 *7

Nfac (Non-Irrigated)(OT) 728 *4 *5

Nfac (Irrigated)(OC) 739 *4 *5 *7

Nfac (Irrigated)(OT) 740 *4 *5

Statement**General**

Optional unit division is NOT available by section or section equivalent. Optional unit division is available based on Farm Serial Number (FSN) and any other method specified in the Basic Provisions or Crop Provisions except section or section equivalent. To be eligible for the available methods of optional unit division, you must meet all applicable requirements.

Contact your agent regarding possible premium discounts, options, and/or additional coverage that may be available.

Practice

- *3 FAC - Following another crop that has reached the headed or budded stage (regardless of the percentage of plants that reached the headed or budded stage) and/or that has been harvested in the same calendar year.
- *4 NFAC - Not following another crop that has reached the headed or budded stage (regardless of the percentage of plants that reached the headed or budded stage) and/or that has been harvested in the same calendar year.
- *5 Acreage and production history from certified organic or transitional acreage will be contained in separate APH databases. Each APH database will include production and acreage from any applicable buffer zone. Any yearly average APH yields, for the most recent four crop years only, from the transitional acreage database will be used in place of Transitional Yields (T-yields) to establish the certified organic APH database. A variable T-yield will be used to complete the database, if required.

Date

- *6 In lieu of the definition of late planting period in section 1 of the Basic Provisions, the late planting period begins the day after the final planting date for the insured crop and ends 20 days after the final planting date.

Special Provisions of Insurance**2011 and Succeeding Crop Years**

Year: 2011 Commodity: Soybeans (0081) State: Tennessee (47)
 Date: 11/5/2010 Plan: Yield Protection (01) County: Lauderdale (097)
 Revenue Protection (02)
 Revenue Prot with Harvest Price Exclusion (03)

Price

- *7 For acreage insured as certified organic, the Projected Price and Harvest Price will equal the respective Projected Price and Harvest Price as defined within the Commodity Exchange Price Provisions (CEPP) multiplied by a factor determined by RMA and published on www.rma.usda.gov.

Premium

Any acreage in this county with a high risk area designation on the actuarial map will have a rate adjusted in accordance with the high risk area and map area rates table.

Quality**GENERAL STATEMENTS:**

The following sections only apply to grain production for the insured crop.

The Quality Adjustment Factor (QAF) is 1.000 minus the sum of the applicable Discount Factors (DF) expressed below as three-place decimals. The sum of all applicable DFs will be limited to 1.000. Only the quality adjustment factors contained herein are considered in determining production to count. The production to count remaining after any reduction due to excessive moisture (in accordance with the applicable Crop Provisions), is multiplied by the QAF (not less than zero) to determine net production to count.

Production qualifying for quality adjustment, that does not contain substances or conditions that are injurious to human or animal health, shall be adjusted under section A or B, but not both.

Unless the AIP grants an extension of time to harvest as specified below, the samples of production used to determine insurable quality deficiencies under sections A, B and C must be obtained in accordance with this Quality Adjustment Statement, but not later than 60 days after the calendar date for the end of the insurance period (EOIP).

For any production qualifying under section B or C (except for section C3) that is sold**** to other than a disinterested third party**, or that is not sold 60 days after the calendar date for the EOIP, we will settle your claim using the applicable DFs. If the production is later sold, we will not recalculate or adjust your claim for indemnity.

For production qualifying under section B or C (except for production qualifying under section C3) that is unsold 60 days after the calendar date for the EOIP, an automatic 30 day extension will be allowed only for the purpose of submitting your claim for indemnity, unless an extension of time to harvest has been granted under the general statements below.

The DF for production qualifying for quality adjustment containing substances or conditions that are injurious to human or animal health will be determined in accordance with section C. For production qualifying for quality adjustment under:

- a Section C1 or C2 and section A below, the DF will be determined by adding the applicable DFs from section A to the applicable DFs from section C1 or C2.
- b Section C1 or C2 and section B below, the DF will be determined by adding the applicable DFs from section B to the applicable DFs from section C1 or C2.
- c Section C3, the DF will be determined under section C3 only. No additional DFs from section A or section B will be included.

1 OPTION TO DELAY CLAIM SETTLEMENT:

- a On the date of final inspection for the unit, if any of your unsold***** production qualifies for quality adjustment under sections B and/or C 1 or 2 below, your claim will be settled using the applicable DF's for unsold production unless you elect in writing to delay settlement of your claim for up to 60 days after the calendar date for the EOIP.
- b If you sell the production to a disinterested third party during this delay, your claim will be settled using the Reduction In Value (RIV) as outlined below, unless the production qualifies under section C (except for production containing Vomitoxin only) and has been in on-farm storage.

Special Provisions of Insurance 2011 and Succeeding Crop Years

Year: 2011 Commodity: Soybeans (0081) State: Tennessee (47)
 Date: 11/5/2010 Plan: Yield Protection (01)
 Revenue Protection (02)
 Revenue Prot with Harvest Price Exclusion (03)

- c At any time during this delay in settlement, you may request in writing to settle your claim for any unsold production using the applicable DFs.
- d For any production sold**** to other than a disinterested third party**, or that is not sold 60 days after the calendar date for the EOIP, we will settle your claim using the applicable DFs.
- e If the production is later sold, we will not recalculate or adjust your claim for indemnity.
- f If the time to harvest has been extended as stated below, this option will not apply beyond 60 days after the calendar date for the EOIP.
- g This option will not apply to any production qualifying under section C 3.

2 ADDITIONAL EXTENSION OF TIME TO SUBMIT A CLAIM

Regardless of any extension of time to submit a claim provided in this quality adjustment SPOI statement, you also have the right to request an additional extension of time to submit a claim for indemnity in accordance with section 14 of the Basic Provisions.

3 EXTENSION OF TIME TO HARVEST

If we determine you are prevented from harvesting by the calendar date for the EOIP due to an insurable cause of damage that occurred during the insurance period and we allow an extension of time to harvest, the time to determine insurable quality deficiencies will also be extended. If you harvest the crop prior to 60 days after the calendar date for the EOIP, your claim will be settled in accordance with sections A, B, or C as applicable unless you elected to delay settlement of your claim, in which case, refer to 1 above. If you were unable to harvest your crop until AFTER 60 days after the calendar date for the EOIP, and your production qualifies for quality adjustment under sections B1, C1a or C2ai, you will be allowed 30 days after harvest to market your grain and receive an RIV unless the production qualifies solely under section A, in which case, only the DF(s) in section A will be used. If the production is not sold within this 30 day period, the claim will be settled using the applicable pre-established DF. You must complete and submit a claim for indemnity not later than the earlier of 60 days after harvest, or 60 days after the date we determine the crop could have been harvested and you did not harvest. If your production qualifies under section C3, your claim will be settled as specified in section C3.

4 DELAY IN MEASUREMENT OF FARM STORED PRODUCTION

If you elect to delay measurement of farm stored production as provided in the Basic Provisions, all samples of farm stored production used to determine insurable quality deficiencies must be obtained in accordance with this Quality Adjustment Statement, but not later than 60 days after the calendar date for the EOIP, otherwise such production will not be adjusted for quality. All samples obtained to test for substances or conditions injurious to human or animal health (other than vomitoxin) must be taken prior to production entering storage. For Vomitoxin only, samples for testing may be obtained from storage. Your claim will be settled using the applicable DFs for the quality deficiencies determined by us not later than 60 days after the calendar date for the EOIP. The gross amount of production will be determined by us not later than 180 days after the EOIP. Your claim will be completed and submitted no later than 30 days after the 180th day.

5 FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

Except as allowed in paragraph 7 6 b below, fair consideration to deliver sold production to a distant market is allowed only when there are no buyers in your local market area willing to purchase the production and is only applicable for the types and levels of damage included in sections B1, C1a, C2ai, C3ai and C3bi below. The amount of fair consideration allowed will only be an amount that is reasonable, usual, and customary. Fair consideration is not allowed for production that is unsold, sold to other than a disinterested third party, fed, utilized in any other manner, or when a pre-established DF is applicable.

6 ZERO MARKET VALUE

If on the date of final inspection for the unit, any production which due to insurable causes is determined to have zero market value***, such production will not be considered production to count if the production is destroyed in a manner acceptable to us (see section D). Fair consideration may be used in the determination of zero market value, except for production fed or used in any other manner.

Special Provisions of Insurance**2011 and Succeeding Crop Years**

Year: 2011 Commodity: Soybeans (0081) State: Tennessee (47)
 Date: 11/5/2010 Plan: Yield Protection (01) County: Lauderdale (097)
 Revenue Protection (02)
 Revenue Prot with Harvest Price Exclusion (03)

7 REDUCTION IN VALUE (RIV):

No RIV will be made or accepted by us if it is due to:

- 1 Moisture content;
- 2 Damage due to uninsured causes;
- 3 Drying;
- 4 Handling;
- 5 Processing; or
- 6 Any other costs associated with normal harvesting, handling, and marketing of your production.
 - a RIVs cannot be used in combination with chart DFs.
 - b If a lower RIV is available for production sold at a distant market, the RIV at the distant market may be increased by the fair consideration to deliver the production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.
 - c If the RIV can be decreased by conditioning the production, the RIV may be increased by the cost of conditioning provided such cost is reasonable, usual, and customary and the resulting RIV does not exceed the RIV before conditioning.
 - d The RIV and local market price* are determined on the date such quality adjusted production is sold to a disinterested third party.

SECTION A – DISCOUNT FACTOR CHARTS

On the date of final inspection for the unit, the discount factors are determined using the following charts. If the DF for any one qualifying level of deficiency is not shown on the charts in this section, then determine all DFs using section B or C as applicable.

GRADE DISCOUNT:

Discounts for grade as follows:

Grade	DF
U.S. Sample Grade	0.030

TEST WEIGHT DISCOUNT:

Discounts for low test weight as follows:

Test Weight Pounds	DF
49 and above	None
48-48.99	0.007
47-47.99	0.009
46-46.99	0.011
45-45.99	0.013
44-44.99	0.015
Below 44	See section B

DAMAGE DISCOUNT:

Discounts for excessive kernel damage (excluding heat damage) as follows:

Special Provisions of Insurance 2011 and Succeeding Crop Years

Year: 2011 Commodity: Soybeans (0081) State: Tennessee (47)
 Date: 11/5/2010 Plan: Yield Protection (01) County: Lauderdale (097)
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 Revenue Prot with Harvest Price Exclusion (03)

Damage %	DF	Damage %	DF	Damage %	DF
08 and below	None	17.01-18	0.115	27.01-28	0.194
08.01-9	0.044	18.01-19	0.123	28.01-29	0.202
09.01-10	0.051	19.01-20	0.131	29.01-30	0.210
10.01-11	0.059	20.01-21	0.139	30.01-31	0.218
11.01-12	0.067	21.01-22	0.147	31.01-32	0.226
12.01-13	0.075	22.01-23	0.154	32.01-33	0.234
13.01-14	0.083	23.01-24	0.162	33.01-34	0.242
14.01-15	0.091	24.01-25	0.170	34.01-35	0.250
15.01-16	0.099	25.01-26	0.178	Above 35	See section B
16.01-17	0.107	26.01-27	0.186		

SAMPLE GRADE DISCOUNTS:

Discounts for sample grade factors as follows:

Musty Odor	0.019
Sour Odor	0.020
COFO	0.040

SECTION B – DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

DFs included in section A are not used if production meets requirements under this section. For production that has a test weight below 44 pounds per bushel, and/or kernel damage above 35 percent, on the date of final inspection adjust production in the following manner:

- 1 If sold to a disinterested third party prior to 60 days after the calendar date for the EOIP, the DF will be the sum of all RIVs applied by the buyer (provided the RIVs are reasonable, usual, and customary) due to all insurable quality deficiencies, and that value divided by the local market price. Production receiving an RIV for sprout damage will not also receive an RIV for falling numbers.
- 2 For unsold production or production sold to other than a disinterested third party prior to 60 days after the calendar date for the EOIP, the DF will be .500 (unless you elect to delay settlement as specified in the General Statements above).
- 3 If unsold 60 days after the calendar date for the EOIP, fed, utilized in any other manner or is sold to other than a disinterested third party the DF will be .500.

SECTION C – SUBSTANCES OR CONDITIONS THAT ARE INJURIOUS TO HUMAN OR ANIMAL HEALTH

The sum of all DFs for production containing substances or conditions that are injurious to human or animal health is allowed, in addition to applicable DFs from section A or B above, except as shown in C3 below.

Any potential loss due to substances or conditions identified by the Food and Drug Administration, other public health organizations of the United States, or a public health agency of the applicable State in which the insured crop is grown, at a level determined as injurious to human or animal health, will be covered only if the appropriate samples of the production were obtained by our adjuster (or a trained disinterested third party approved by us), and the analysis was performed by an approved laboratory using quantitative tests.

For production that contains substances or conditions determined to be injurious to human or animal health, adjustments will be made for levels of substances or conditions in excess of the amount allowed by the lower of the following:

- a The action or advisory level of the Food and Drug Administration; or
- b Another public health organization of the United States; or
- c A public health agency of the applicable State in which the insured crop is grown.

Special Provisions of Insurance
2011 and Succeeding Crop Years

Year: 2011 Commodity: Soybeans (0081) State: Tennessee (47)
 Date: 11/5/2010 Plan: Yield Protection (01) County: Lauderdale (097)
 Revenue Protection (02)
 Revenue Prot with Harvest Price Exclusion (03)

For production that will be stored on the farm, or in commercial storage (except for production containing Vomitoxin), the appropriate samples must be obtained prior to the production entering storage, otherwise such production will not be adjusted for such quality deficiencies listed in section C. For Vomitoxin only, samples for testing may be obtained from storage.

- 1 For production containing Vomitoxin only (no other section C deficiencies are present) qualifying under section C and that has a level of 10.0 ppm or less, adjust the production in the following manner. If on the date of final adjustment for the unit, the production is:
 - a Sold to a disinterested third party prior to 60 days after the calendar date for the EOIP, the DF will be the sum of all RIVs applied by the buyer (provided the RIVs are reasonable, usual, and customary) due to all insurable quality deficiencies, and that value divided by the local market price.
 - b For unsold production or production sold to other than a disinterested third party prior to 60 days after the calendar date for the EOIP, the DF will be the applicable DFs shown in the chart below (unless you elect to delay settlement as specified in the General Statements above) added to the applicable DFs included in section A or B2 above.
 - c Unsold 60 days after the calendar date for the EOIP, fed, utilized in any other manner, or is sold to other than a disinterested third party, the DF will be the applicable DFs shown in the chart below added to the applicable DFs included in section A or B3 above.

DFs for Vomitoxin:

Vomitoxin Range	DF
0.1 – 5.0 ppm	.000
5.1 – 10.0 ppm	.450
10.1 ppm & above	See C3 below

- 2 For production containing substances or conditions, other than Vomitoxin, that qualifies under section C with an Aflatoxin level of 300 ppb or less, or other substances or conditions with a level less than the maximum allowable, adjust the production in the following manner.
 - a If on or before the date of final adjustment for the unit, the production was transported directly from the field to the buyer, or transported directly from the field and put into commercial storage without going into on farm storage, the DF will be:
 - i For production sold to a disinterested third party prior to 60 days after the calendar date for the EOIP, the sum of all RIVs applied by the buyer (provided the RIVs are reasonable, usual, and customary) due to all insurable quality deficiencies, and that value divided by the local market price.
 - ii For unsold production containing Aflatoxin prior to 60 days after the calendar date for the EOIP, the applicable DFs shown in the chart below in section C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in section A or B2 above.
 - iii For unsold production containing Aflatoxin 60 days after the calendar date for the EOIP, the applicable DFs shown in the chart below in section C2b, added to the applicable DFs included in section A or B3 above.
 - iv For unsold production containing all other mycotoxins or substances or conditions prior to 60 days after the calendar date for the EOIP (unless you elect to delay settlement as specified in the General Statements above), the DFs will be .500, except as stated in section C3 below. This DF will be added to the applicable DFs included in section A or B2 above.
 - v For unsold production containing all other mycotoxins or substances or conditions 60 days after the calendar date for the EOIP, the DFs will be .500, except as stated in section C3 below. This DF will be added to the applicable DFs included in section A or B3 above.
 - b If on the date of final adjustment for the unit, the unsold production is in on-farm storage, is in commercial storage but was not transported directly from the field, was fed or utilized in any other manner, was in on-farm storage and has been sold, or was sold to other than a disinterested third party, we will use the applicable DFs shown in the

Special Provisions of Insurance
2011 and Succeeding Crop Years

Year: 2011 Commodity: Soybeans (0081) State: Tennessee (47)
 Date: 11/5/2010 Plan: Yield Protection (01) County: Lauderdale (097)
 Revenue Protection (02)
 Revenue Prot with Harvest Price Exclusion (03)

chart below, except as stated in section C3 below. This chart DF will be added to the applicable DFs included in section A or B2 above.

DFs for Aflatoxin:

Aflatoxin Range	DF
0.1 – 20.0 ppb	.000
20.1 – 50.0 ppb	.100
50.1 – 100.0 ppb	.200
100.1 – 200.0 ppb	.300
200.1 – 300.0 ppb	.400
300.1 ppb & above	See C3 below.

- 3 For production that has an Aflatoxin level in excess of 300 ppb, a Vomitoxin level in excess of 10 ppm, or any other substances or conditions qualifying under section C having a level exceeding the maximum amount allowed, a claim will not be completed until all such production is sold, fed, utilized in any other manner, or destroyed. An automatic 30 day extension will be allowed for you to submit your claim for indemnity, following the date we determine the production was sold, fed, utilized in any other manner, or destroyed. On the date of final adjustment for the unit, the following will apply (if such production is Zero Market Value, see section D):
- a For production containing Vomitoxin only (no other section C deficiencies are present), the DF will be:
 - i The RIV applied by the buyer (provided the RIVs are reasonable, usual, and customary) due to all insurable quality deficiencies, and that value divided by the local market price for production sold to a disinterested third party; or
 - ii .500 for production, fed, utilized in any other manner, or sold to other than a disinterested third party. No other DF from section A or B will be included.
 - b For production containing Aflatoxin or any other substances or conditions (except for production containing Vomitoxin as detailed in section C3a above), the DF will be:
 - i The RIV applied by the buyer (provided the RIVs are reasonable, usual, and customary) due to all insurable quality deficiencies, and that value divided by the local market price for production sold to a disinterested third party. Such production must have been transported directly from the field to the buyer, or transported directly from the field and put into commercial storage prior to being sold.
 - ii .500 for production that was in on-farm storage and was later sold, was in on-farm storage and was transported to commercial storage and later sold, was fed, was utilized in any other manner, or was sold to other than a disinterested third party. No other DF from section A or B will be included.
 - c If production qualifying under section C3 is destroyed in a manner acceptable to us, the DF will be 1.000. For production destroyed in a manner unacceptable to us, such production will not be adjusted for any quality deficiencies listed in section C.

SECTION D – ZERO MARKET VALUE PRODUCTION

For production listed in sections A, B, or C that we determine has zero market value due to insured quality deficiencies:

- 1 The DF will be 1.000 if such production is destroyed in a manner acceptable to us.
- 2 If you do not destroy (or refuse to destroy) production in a manner acceptable to us, such production to count is no longer considered to be zero market value and will be adjusted as follows:
 - a For production in section A – the pre-established DFs.
 - b For production in section B – .500.
 - c For production in section C1 or C2, such production will not be adjusted for any quality deficiencies listed in section C.

Special Provisions of Insurance

2011 and Succeeding Crop Years

Year: 2011 Commodity: Soybeans (0081) State: Tennessee (47)
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 Revenue Protection (02)
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- 3 If you destroy production qualifying under section C3 in a manner unacceptable to us, such production will not be adjusted for any quality deficiencies listed in section C. If you do not destroy (or refuse to destroy) such production, a claim will not be completed until such production is sold, fed, utilized in any other manner, or destroyed. An automatic extension of time will be allowed for you to submit your claim for indemnity.
- * "Local Market Price" as defined in the applicable Basic, Crop, or these Provisions.
 - ** "Disinterested third party" as defined in the applicable Basic, Crop, or these Provisions. In addition to the definition of "Disinterested third party", a person or business who does not routinely purchase production for resale or for feed will not be considered a disinterested third party if the RIVs applied by the buyer are not reflective of the RIVs in the local market.
 - *** "Zero market value" occurs when no buyers in your local marketing area are willing to purchase the production and fair consideration to deliver production to a market outside your local marketing area (distant market) is equal to or greater than the production's value at the distant market.
 - **** "Sold" – Grain is considered sold on the date that final settlement between the buyer and seller has occurred and title of the grain has passed from the seller to the buyer.
 - ***** "Unsold" – Grain that does not meet the definition of "sold."

Special Provisions of Insurance**2011 and Succeeding Crop Years**

Year: 2011 Commodity: Corn (0041) State: Tennessee (47)
 Date: 11/9/2010 Plan: Yield Protection (01) County: Lauderdale (097)
 Revenue Protection (02)
 Revenue Prot with Harvest Price Exclusion (03)

Program Dates for Insurable Types and Practices

Sales Closing Date	Earliest Planting Date	Final Planting Date	Acreage Reporting Date	Premium Billing Date
3/15/2011	3/21/2011	5/20/2011	7/15/2011	10/1/2011

Type	Practice
Grain 016	Irrigated 002
Grain 016	Non-Irrigated 003 *3
Grain 016	Organic(Certified) Irr. 702 *2 *4
Grain 016	Organic(Transitional) Irr. 712 *2
Grain 016	Organic(Certified) Non-Irr. 713 *2 *3 *4
Grain 016	Organic(Transitional) Non-Irr. 714 *2 *3

Statement**General**

Contact your agent regarding possible premium discounts, options, and/or additional coverage that may be available.

Practice

- *2 Acreage and production history from certified organic or transitional acreage will be contained in separate APH databases. Each APH database will include production and acreage from any applicable buffer zone. Any yearly average APH yields, for the most recent four crop years only, from the transitional acreage database will be used in place of Transitional Yields (T-yields) to establish the certified organic APH database. A variable T-yield will be used to complete the database, if required.
- *3 Insurance shall not attach or be considered to have attached on any non-irrigated acreage from which, in the same calendar year: 1) a perennial hay crop was harvested; or 2) another crop has reached the headed or budded stage (regardless of the percentage of plants that reached the headed or budded stage) or has been harvested.

Price

- *4 For acreage insured as certified organic, the Projected Price and Harvest Price will equal the respective Projected Price and Harvest Price as defined within the Commodity Exchange Price Provisions (CEPP) multiplied by a factor determined by RMA and published on www.rma.usda.gov.

Premium

Any acreage in this county with a high risk area designation on the actuarial map will have a rate adjusted in accordance with the high risk area and map area rates table.

Quality**GENERAL STATEMENTS:**

The following sections only apply to grain production for the insured crop.

The Quality Adjustment Factor (QAF) is 1.000 minus the sum of the applicable Discount Factors (DF) expressed below as three-place decimals. The sum of all applicable DFs will be limited to 1.000. Only the quality adjustment factors contained herein are considered in determining production to count. The production to count remaining after any reduction due to excessive moisture (in accordance with the applicable Crop Provisions), is multiplied by the QAF (not less than zero) to determine net production to count.

Production qualifying for quality adjustment, that does not contain substances or conditions that are injurious to human or animal health, shall be adjusted under section A or B, but not both.

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Unless the AIP grants an extension of time to harvest as specified below, the samples of production used to determine insurable quality deficiencies under sections A, B and C must be obtained in accordance with this Quality Adjustment Statement, but not later than 60 days after the calendar date for the end of the insurance period (EOIP).

For any production qualifying under section B or C (except for section C3) that is sold**** to other than a disinterested third party**, or that is not sold 60 days after the calendar date for the EOIP, we will settle your claim using the applicable DFs. If the production is later sold, we will not recalculate or adjust your claim for indemnity.

For production qualifying under section B or C (except for production qualifying under section C3) that is unsold 60 days after the calendar date for the EOIP, an automatic 30 day extension will be allowed only for the purpose of submitting your claim for indemnity, unless an extension of time to harvest has been granted under the general statements below.

The DF for production qualifying for quality adjustment containing substances or conditions that are injurious to human or animal health will be determined in accordance with section C. For production qualifying for quality adjustment under:

- a Section C1 or C2 and section A below, the DF will be determined by adding the applicable DFs from section A to the applicable DFs from section C1 or C2.
- b Section C1 or C2 and section B below, the DF will be determined by adding the applicable DFs from section B to the applicable DFs from section C1 or C2.
- c Section C3, the DF will be determined under section C3 only. No additional DFs from section A or section B will be included.

1 OPTION TO DELAY CLAIM SETTLEMENT:

- a On the date of final inspection for the unit, if any of your unsold***** production qualifies for quality adjustment under sections B and/or C 1 or 2 below, your claim will be settled using the applicable DF's for unsold production unless you elect in writing to delay settlement of your claim for up to 60 days after the calendar date for the EOIP.
- b If you sell the production to a disinterested third party during this delay, your claim will be settled using the Reduction In Value (RIV) as outlined below, unless the production qualifies under section C (except for production containing Vomitoxin only) and has been in on-farm storage.
- c At any time during this delay in settlement, you may request in writing to settle your claim for any unsold production using the applicable DFs.
- d For any production sold**** to other than a disinterested third party**, or that is not sold 60 days after the calendar date for the EOIP, we will settle your claim using the applicable DFs.
- e If the production is later sold, we will not recalculate or adjust your claim for indemnity.
- f If the time to harvest has been extended as stated below, this option will not apply beyond 60 days after the calendar date for the EOIP.
- g This option will not apply to any production qualifying under section C 3.

2 ADDITIONAL EXTENSION OF TIME TO SUBMIT A CLAIM

Regardless of any extension of time to submit a claim provided in this quality adjustment SPOI statement, you also have the right to request an additional extension of time to submit a claim for indemnity in accordance with section 14 of the Basic Provisions.

3 EXTENSION OF TIME TO HARVEST

If we determine you are prevented from harvesting by the calendar date for the EOIP due to an insurable cause of damage that occurred during the insurance period and we allow an extension of time to harvest, the time to determine insurable quality deficiencies will also be extended. If you harvest the crop prior to 60 days after the calendar date for the EOIP, your claim will be settled in accordance with sections A, B, or C as applicable unless you elected to delay settlement of your claim, in which case, refer to 1 above. If you were unable to harvest your crop until AFTER 60 days

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after the calendar date for the EOIP, and your production qualifies for quality adjustment under sections B1, C1a or C2ai, you will be allowed 30 days after harvest to market your grain and receive an RIV unless the production qualifies solely under section A, in which case, only the DF(s) in section A will be used. If the production is not sold within this 30 day period, the claim will be settled using the applicable pre-established DF. You must complete and submit a claim for indemnity not later than the earlier of 60 days after harvest, or 60 days after the date we determine the crop could have been harvested and you did not harvest. If your production qualifies under section C3, your claim will be settled as specified in section C3.

4 DELAY IN MEASUREMENT OF FARM STORED PRODUCTION

If you elect to delay measurement of farm stored production as provided in the Basic Provisions, all samples of farm stored production used to determine insurable quality deficiencies must be obtained in accordance with this Quality Adjustment Statement, but not later than 60 days after the calendar date for the EOIP, otherwise such production will not be adjusted for quality. All samples obtained to test for substances or conditions injurious to human or animal health (other than vomitoxin) must be taken prior to production entering storage. For Vomitoxin only, samples for testing may be obtained from storage. Your claim will be settled using the applicable DFs for the quality deficiencies determined by us not later than 60 days after the calendar date for the EOIP. The gross amount of production will be determined by us not later than 180 days after the EOIP. Your claim will be completed and submitted no later than 30 days after the 180th day.

5 FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

Except as allowed in paragraph 7 6 b below, fair consideration to deliver sold production to a distant market is allowed only when there are no buyers in your local market area willing to purchase the production and is only applicable for the types and levels of damage included in sections B1, C1a, C2ai, C3ai and C3bi below. The amount of fair consideration allowed will only be an amount that is reasonable, usual, and customary. Fair consideration is not allowed for production that is unsold, sold to other than a disinterested third party, fed, utilized in any other manner, or when a pre-established DF is applicable.

6 ZERO MARKET VALUE

If on the date of final inspection for the unit, any production which due to insurable causes is determined to have zero market value***, such production will not be considered production to count if the production is destroyed in a manner acceptable to us (see section D). Fair consideration may be used in the determination of zero market value, except for production fed or used in any other manner.

7 REDUCTION IN VALUE (RIV):

No RIV will be made or accepted by us if it is due to:

- 1 Moisture content;
- 2 Damage due to uninsured causes;
- 3 Drying;
- 4 Handling;
- 5 Processing; or
- 6 Any other costs associated with normal harvesting, handling, and marketing of your production.
 - a RIVs cannot be used in combination with chart DFs.
 - b If a lower RIV is available for production sold at a distant market, the RIV at the distant market may be increased by the fair consideration to deliver the production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.
 - c If the RIV can be decreased by conditioning the production, the RIV may be increased by the cost of conditioning provided such cost is reasonable, usual, and customary and the resulting RIV does not exceed the RIV before conditioning.

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- d The RIV and local market price* are determined on the date such quality adjusted production is sold to a disinterested third party.

SECTION A – DISCOUNT FACTOR CHARTS

On the date of final inspection for the unit, the discount factors are determined using the following charts. If the DF for any one qualifying level of deficiency is not shown on the charts in this section, then determine all DFs using section B or C as applicable.

GRADE DISCOUNT:

Discounts for grade as follows:

Grade	DF
U.S. Sample Grade	0.077

TEST WEIGHT DISCOUNT:

Discounts for low test weight as follows:

Test Weight Pounds	DF
49 and above	None
48-48.99	0.041
47-47.99	0.052
46-46.99	0.062
45-45.99	0.072
44-44.99	0.082
43-43.99	0.093
42-42.99	0.103
41-41.99	0.113
40-40.99	0.124
Below 40	See section B

DAMAGE DISCOUNT:

Discounts for excessive kernel damage (excluding heat damage) as follows:

Damage %	DF	Damage %	DF	Damage %	DF
10 and below	None	18.01-19	0.164	27.01-28	0.303
10.01-11	0.061	19.01-20	0.179	28.01-29	0.319
11.01-12	0.071	20.01-21	0.195	29.01-30	0.334
12.01-13	0.081	21.01-22	0.210	30.01-31	0.349
13.01-14	0.092	22.01-23	0.226	31.01-32	0.365
14.01-15	0.102	23.01-24	0.241	32.01-33	0.380
15.01-16	0.118	24.01-25	0.257	33.01-34	0.396
16.01-17	0.133	25.01-26	0.272	34.01-35	0.411
17.01-18	0.148	26.01-27	0.288	Above 35	See section B

SAMPLE GRADE DISCOUNTS:

Discounts for sample grade factors as follows:

Musty Odor	0.049
Sour Odor	0.052
COFO	0.052

SECTION B – DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

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DFs included in section A are not used if production meets requirements under this section. For production that has a test weight below 40 pounds per bushel, and/or kernel damage above 35 percent, on the date of final inspection adjust production in the following manner:

- 1 If sold to a disinterested third party prior to 60 days after the calendar date for the EOIP, the DF will be the sum of all RIVs applied by the buyer (provided the RIVs are reasonable, usual, and customary) due to all insurable quality deficiencies, and that value divided by the local market price. Production receiving an RIV for sprout damage will not also receive an RIV for falling numbers.
- 2 For unsold production or production sold to other than a disinterested third party prior to 60 days after the calendar date for the EOIP, the DF will be .500 (unless you elect to delay settlement as specified in the General Statements above).
- 3 If unsold 60 days after the calendar date for the EOIP, fed, utilized in any other manner or is sold to other than a disinterested third party the DF will be .500.

SECTION C – SUBSTANCES OR CONDITIONS THAT ARE INJURIOUS TO HUMAN OR ANIMAL HEALTH

The sum of all DFs for production containing substances or conditions that are injurious to human or animal health is allowed, in addition to applicable DFs from section A or B above, except as shown in C3 below.

Any potential loss due to substances or conditions identified by the Food and Drug Administration, other public health organizations of the United States, or a public health agency of the applicable State in which the insured crop is grown, at a level determined as injurious to human or animal health, will be covered only if the appropriate samples of the production were obtained by our adjuster (or a trained disinterested third party approved by us), and the analysis was performed by an approved laboratory using quantitative tests.

For production that contains substances or conditions determined to be injurious to human or animal health, adjustments will be made for levels of substances or conditions in excess of the amount allowed by the lower of the following:

- a The action or advisory level of the Food and Drug Administration; or
- b Another public health organization of the United States; or
- c A public health agency of the applicable State in which the insured crop is grown.

For production that will be stored on the farm, or in commercial storage (except for production containing Vomitoxin), the appropriate samples must be obtained prior to the production entering storage, otherwise such production will not be adjusted for such quality deficiencies listed in section C. For Vomitoxin only, samples for testing may be obtained from storage.

- 1 For production containing Vomitoxin only (no other section C deficiencies are present) qualifying under section C and that has a level of 10.0 ppm or less, adjust the production in the following manner. If on the date of final adjustment for the unit, the production is:
 - a Sold to a disinterested third party prior to 60 days after the calendar date for the EOIP, the DF will be the sum of all RIVs applied by the buyer (provided the RIVs are reasonable, usual, and customary) due to all insurable quality deficiencies, and that value divided by the local market price.
 - b For unsold production or production sold to other than a disinterested third party prior to 60 days after the calendar date for the EOIP, the DF will be the applicable DFs shown in the chart below (unless you elect to delay settlement as specified in the General Statements above) added to the applicable DFs included in section A or B2 above.
 - c Unsold 60 days after the calendar date for the EOIP, fed, utilized in any other manner, or is sold to other than a disinterested third party, the DF will be the applicable DFs shown in the chart below added to the applicable DFs included in section A or B3 above.

DFs for Vomitoxin:

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Vomitoxin Range	DF
0.1 – 5.0 ppm	.000
5.1 – 10.0 ppm	.225
10.1 ppm & above	See C3 below

- 2 For production containing substances or conditions, other than Vomitoxin, that qualifies under section C with an Aflatoxin level of 300 ppb or less, or other substances or conditions with a level less than the maximum allowable, adjust the production in the following manner.
- a If on or before the date of final adjustment for the unit, the production was transported directly from the field to the buyer, or transported directly from the field and put into commercial storage without going into on farm storage, the DF will be:
- i For production sold to a disinterested third party prior to 60 days after the calendar date for the EOIP, the sum of all RIVs applied by the buyer (provided the RIVs are reasonable, usual, and customary) due to all insurable quality deficiencies, and that value divided by the local market price.
 - ii For unsold production containing Aflatoxin prior to 60 days after the calendar date for the EOIP, the applicable DFs shown in the chart below in section C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in section A or B2 above.
 - iii For unsold production containing Aflatoxin 60 days after the calendar date for the EOIP, the applicable DFs shown in the chart below in section C2b, added to the applicable DFs included in section A or B3 above.
 - iv For unsold production containing all other mycotoxins or substances or conditions prior to 60 days after the calendar date for the EOIP (unless you elect to delay settlement as specified in the General Statements above), the DFs will be .500, except as stated in section C3 below. This DF will be added to the applicable DFs included in section A or B2 above.
 - v For unsold production containing all other mycotoxins or substances or conditions 60 days after the calendar date for the EOIP, the DFs will be .500, except as stated in section C3 below. This DF will be added to the applicable DFs included in section A or B3 above.
- b If on the date of final adjustment for the unit, the unsold production is in on-farm storage, is in commercial storage but was not transported directly from the field, was fed or utilized in any other manner, was in on-farm storage and has been sold, or was sold to other than a disinterested third party, we will use the applicable DFs shown in the chart below, except as stated in section C3 below. This chart DF will be added to the applicable DFs included in section A or B2 above.

DFs for Aflatoxin:

Aflatoxin Range	DF
0.1 – 20.0 ppb	.000
20.1 – 50.0 ppb	.100
50.1 – 100.0 ppb	.200
100.1 – 200.0 ppb	.300
200.1 – 300.0 ppb	.400
300.1 ppb & above	See C3 below

- 3 For production that has an Aflatoxin level in excess of 300 ppb, a Vomitoxin level in excess of 10 ppm, or any other substances or conditions qualifying under section C having a level exceeding the maximum amount allowed, a claim will not be completed until all such production is sold, fed, utilized in any other manner, or destroyed. An automatic 30 day extension will be allowed for you to submit your claim for indemnity, following the date we determine the production was sold, fed, utilized in any other manner, or destroyed. On the date of final adjustment for the unit, the following will apply (if such production is Zero Market Value, see section D):
- a For production containing Vomitoxin only (no other section C deficiencies are present), the DF will be:
- i The RIV applied by the buyer (provided the RIVs are reasonable, usual, and customary) due to all insurable

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quality deficiencies, and that value divided by the local market price for production sold to a disinterested third party; or

- ii .500 for production, fed, utilized in any other manner, or sold to other than a disinterested third party. No other DF from section A or B will be included.
- b For production containing Aflatoxin or any other substances or conditions (except for production containing Vomitoxin as detailed in section C3a above), the DF will be:
 - i The RIV applied by the buyer (provided the RIVs are reasonable, usual, and customary) due to all insurable quality deficiencies, and that value divided by the local market price for production sold to a disinterested third party. Such production must have been transported directly from the field to the buyer, or transported directly from the field and put into commercial storage prior to being sold.
 - ii .500 for production that was in on-farm storage and was later sold, was in on-farm storage and was transported to commercial storage and later sold, was fed, was utilized in any other manner, or was sold to other than a disinterested third party. No other DF from section A or B will be included.
- c If production qualifying under section C3 is destroyed in a manner acceptable to us, the DF will be 1.000. For production destroyed in a manner unacceptable to us, such production will not be adjusted for any quality deficiencies listed in section C.

SECTION D – ZERO MARKET VALUE PRODUCTION

For production listed in sections A, B, or C that we determine has zero market value due to insured quality deficiencies:

- 1 The DF will be 1.000 if such production is destroyed in a manner acceptable to us.
- 2 If you do not destroy (or refuse to destroy) production in a manner acceptable to us, such production to count is no longer considered to be zero market value and will be adjusted as follows:
 - a For production in section A – the pre-established DFs.
 - b For production in section B – .500.
 - c For production in section C1 or C2, such production will not be adjusted for any quality deficiencies listed in section C.
- 3 If you destroy production qualifying under section C3 in a manner unacceptable to us, such production will not be adjusted for any quality deficiencies listed in section C. If you do not destroy (or refuse to destroy) such production, a claim will not be completed until such production is sold, fed, utilized in any other manner, or destroyed. An automatic extension of time will be allowed for you to submit your claim for indemnity.

* "Local Market Price" as defined in the applicable Basic, Crop, or these Provisions.

** "Disinterested third party" as defined in the applicable Basic, Crop, or these Provisions. In addition to the definition of "Disinterested third party", a person or business who does not routinely purchase production for resale or for feed will not be considered a disinterested third party if the RIVs applied by the buyer are not reflective of the RIVs in the local market.

*** "Zero market value" occurs when no buyers in your local marketing area are willing to purchase the production and fair consideration to deliver production to a market outside your local marketing area (distant market) is equal to or greater than the production's value at the distant market.

**** "Sold" – Grain is considered sold on the date that final settlement between the buyer and seller has occurred and title of the grain has passed from the seller to the buyer.

***** "Unsold" – Grain that does not meet the definition of "sold."

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Program Dates for Insurable Types and Practices

Sales Closing Date	Earliest Planting Date	Final Planting Date	Acreage Reporting Date	Premium Billing Date
3/15/2011		5/20/2011	7/15/2011	11/1/2011
Type		Practice		
No Type Specified 997		Irrigated 002 *5		
No Type Specified 997		Non-Irrigated 003		
No Type Specified 997		Non-Irrigated Skip Row 063		
No Type Specified 997		Organic(Certified) Irr. 702 *4 *5 *7		
No Type Specified 997		Organic(Transitional) Irr. 712 *4 *5		
No Type Specified 997		Organic(Certified) Non-Irr. 713 *4 *7		
No Type Specified 997		Organic(Transitional) Non-Irr. 714 *4		
No Type Specified 997		Non-Irrigated Skip Row(OC) 729 *4 *7		
No Type Specified 997		Non-Irrigated Skip Row(OT) 730 *4		

Statement**General**

Optional unit division is NOT available by section or section equivalent. Optional unit division is available based on Farm Serial Number (FSN) and any other method specified in the Basic Provisions or Crop Provisions except section or section equivalent. To be eligible for the available methods of optional unit division, you must meet all applicable requirements.

The conversion factor for cottonseed is 1.359.

Contact your agent regarding possible premium discounts, options, and/or additional coverage that may be available.

Practice

- *4 Acreage and production history from certified organic or transitional acreage will be contained in separate APH databases. Each APH database will include production and acreage from any applicable buffer zone. Any yearly average APH yields, for the most recent four crop years only, from the transitional acreage database will be used in place of Transitional Yields (T-yields) to establish the certified organic APH database. A variable T-yield will be used to complete the database, if required.
- *5 The irrigated practice is applicable to furrow or sprinkler irrigation methods only. Acreage that is irrigated by any other method must be reported and insured as non-irrigated practice or non-irrigated skip row practice unless a written agreement to insure the acreage on an irrigated basis is requested and approved.

Date

In lieu of the definition of late planting period in section 1 of the Basic Provisions, the late planting period begins the day after the final planting date for the insured crop and ends 15 days after the final planting date.

Price

- *7 For acreage insured as certified organic, the Projected Price will be equal to a price determined by RMA; the Harvest Price will be equal to the Projected Price; and the Volatility Factor will be equal to zero (0). The Projected Price, Harvest Price and Volatility Factor will be published on www.rma.usda.gov.

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For acreage insured under the Cottonseed Endorsement, the Projected Price for cottonseed will be equal to a price determined by the product developers; the Harvest Price will be equal to the Projected Price; and the Volatility Factor will be equal to zero (0). The Projected Price, Harvest Price and Volatility Factor will be published on www.rma.usda.gov.

Premium

Any acreage in this county with a high risk area designation on the actuarial map will have a rate adjusted in accordance with the high risk area and map area rates table.